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BEFORE THE
ILLINOIS COMMERCE COMMISSION

IN THE MATTER OF:)
NTI TALK, INC.,)
Applicant,)
Application for a certificate) No. 12-0131
of prepaid calling service)
provider authority in the)
State of Illinois)
)

Chicago, Illinois

March 26, 2012

Met, pursuant to notice, at 10:00 o'clock a.m.

BEFORE:
JOHN T. RILEY, Administrative Law Judge

1 APPEARANCES:

2 MARASHLIAN & DONAHUE, LLC., by
3 MR. JOANNA I. GEORGATSOS
4 1420 Spring Hill Road
Suite 401
McLean, Virginia 22102
for the Applicant

5 MS. KAREN CHANG
6 Case Manager
7 527 East Capitol Avenue
Springfield, IL 62701
For the staff of the
8 Illinois Commerce Commission

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21 SULLIVAN REPORTING COMPANY, by
Leah Ann Bezin, CSR,
License No. 084-001104

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I N D E X

<u>Witnesses:</u>	<u>Direct</u>	<u>Cross</u>	<u>Re- direct</u>	<u>Re- cross</u>	<u>By Judge</u>
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Kawthar Rabie	X	6	11		10 11
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E X H I B I T S

<u>Number</u>	<u>For Identification</u>	<u>In Evidence</u>
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APPLICANT'S

Exhibit No. 4	13	13
Exhibit No. 6	13	13

1 JUDGE RILEY: Pursuant to the direction of the
2 Illinois Commerce Commission, I call Docket 12-0131.

3 This is an application by NTI Talk,
4 Inc., for a certificate of prepaid calling service
5 provider authority in the State of Illinois.

6 Ms. Georgatsos, would you enter your
7 appearance on behalf of NTI stating your name and
8 office address, please.

9 MS. GEORGATSOS: My name is Joanna Georgatsos,
10 and I am with the law firm of Marashlian & Donahue.
11 The address is 1420 Spring Hill Road, Suite 401,
12 McLean, Virginia 22102.

13 JUDGE RILEY: Thank you.

14 And Ms. Chang, you are appearing on
15 behalf of Commission staff?

16 MS. CHANG: Yes, your Honor.

17 My name is Karen Chang. I'm Illinois
18 Commerce Commission staff. My office is located at
19 527 East Capitol Avenue, Springfield, Illinois. My
20 phone number is (217) 524-7911.

21 JUDGE RILEY: Thank you.

22 And, Ms. Georgatsos, at this time, did

1 you want to call a witness in support of the
2 application?

3 MS. GEORGATSOS: Yes, your Honor.

4 I'd like to call Ms. Kawthar Rabie.
5 She is the president of NTI Talk.

6 And also appearing on behalf of
7 NTI Talk is Mr. Jamal Rabie, who is a manager with
8 the company.

9 JUDGE RILEY: Let's start with Ms. Rabbi first.

10 (Witness sworn.)

11 JUDGE RILEY: All right.

12 Ms. Georgatsos. Would you like to
13 proceed with any questions you may have for the
14 witness?

15 MS. GEORGATSOS: At this time, we do not have
16 any questions for the witness.

17 JUDGE RILEY: All right. Ms. Chang do you have
18 any questions for the witness.

19 MS. CHANG: Yes, Judge Riley, I have a few
20 questions for Ms. Rabie, Kawthar Rabie, please.

21 Should I go ahead?

22 JUDGE RILEY: Yes.

1 KAWTHAR RABIE,
2 called as a witness herein, having been first duly
3 sworn, was examined and testified as follows:
4 CROSS EXAMINATION
5 BY
6 MS. CHANG:
7 Q Okay.
8 Ms. Rabie, you are familiar with these
9 application exhibits that is included in this
10 application?
11 A Yes.
12 Q Okay.
13 Exhibit 4, is titled Biographical
14 Sketches of Executive Management Personnel and Board
15 of Directors.
16 In here you mention wireless top-up
17 service and international wireless top-up service.
18 Could you please explain what is
19 top-up service?
20 MR. RABIE: Sure.
21 JUDGE RILEY: Hold it, hold it, hold it, hold
22 it.

1 The question was for Kawthar Rabie.

2 MR. RABIE: Sure.

3 THE WITNESS: Okay. Yes, your Honor.

4 Wireless top-up service allows people

5 in -- allows people in other countries to refill

6 their bill over there to call the United States.

7 BY MS. CHANG:

8 Q Refill their bill.

9 Are you saying that -- are you saying

10 that this revenue is collected from other countries?

11 A It's collected here for a phone in another

12 country.

13 Q Okay. So top-up service means --

14 A It means that we have a phone in another

15 country, and they use that to call here; or they can

16 use it to call in their own country.

17 Q Okay. So you include an instrument, a

18 phone, with the prepaid calling service --

19 A No --

20 Q -- am I correct?

21 A Just includes the card.

22 Q Just the card? No phone?

1 A No phone. Just the PIN.

2 Q Okay.

3 Also, on this particular page, it said

4 that Ms. Abulail is an experienced sales manager and

5 is the president of NTI, Inc.

6 Is Ms. Abulail a -- so are you the

7 president?

8 A I'm the president of NTI Talk.

9 Q Okay. And Ms. Abulail is a president of --

10 A NTI, Inc.

11 Q Okay. So that's what I thought. It

12 is -- is it an affiliated company, NTI, Inc., and

13 NTI Talk, Inc.

14 A It's a separate company.

15 Q Okay.

16 Also, there was -- included in the

17 application, there were like four contracts. You

18 have made agreements with various companies in

19 September and through November last year.

20 Have you begun operations selling

21 prepaid calling cards in other jurisdictions yet?

22 A No.

1 Q You haven't. Okay.

2 MS. CHANG: Judge Riley, that's all the
3 questions that I have.

4 JUDGE RILEY: Okay.

5 Could you spell the name of the
6 individual that you were referring to as the business
7 manager, a Ms. -- I didn't get the name.

8 Ms. Chang?

9 MS. CHANG: Okay. It was on Exhibit No. 4, and
10 I was asking about Ms. Abulail. It is A-b-u-l-a-i-l.
11 That's the last name. The first name is
12 M-a-y-s-o-u-n.

13 JUDGE RILEY: Thank you.

14 MS. CHANG: You're welcome.

15 JUDGE RILEY: Ms. Rabie, I just have a few
16 questions of my own.

17 THE WITNESS: Yes, your Honor.

18 JUDGE RILEY: I just want to confirm a few
19 things.

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1 EXAMINATION

2 BY

3 JUDGE RILEY:

4 Q Is NTI an Illinois corporation?

5 A Yes.

6 Q And is the name that is to appear on the

7 certificate, is that the same name that appears on

8 the application?

9 A Yes.

10 Q Bear with me if some of my questions

11 are -- duplicate the application.

12 A Sure, your Honor.

13 Q And will they be keeping its books and

14 records in the State of Illinois?

15 A Yes, sir.

16 Q To the extent that this is applicable, will

17 the company be adhering to all federal and state laws

18 and regulations with regard to slamming and cramming?

19 A Yes, your Honor.

20 JUDGE RILEY: I don't have any further

21 questions for the witness.

22 Ms. Chang, did you have anything you

1 wanted to follow up with?

2 MS. CHANG: No, your Honor.

3 JUDGE RILEY: Ms. Georgatsos, excuse me, did

4 you have anything you wanted to follow up with the

5 witness?

6 MS. GEORGATSOS: No, your Honor.

7 Well, I would like to just ask a few

8 follow-up questions about the top-up service.

9 REDIRECT EXAMINATION

10 BY

11 MS. GEORGATSOS:

12 Q Just to make clear, Ms. Kawthar (sic),

13 those are services that allow a user to resell their

14 prepaid calling card minutes, correct?

15 A Yes, in another country.

16 MS. GEORGATSOS: Okay. Yes.

17 That's all of my questions, your

18 Honor.

19 FURTHER EXAMINATION

20 BY

21 JUDGE RILEY:

22 Q Just so I'm clear, is it "top-up" with a

1 "T," or "pop-up" with a "P"?

2 MS. GEORGATSOS: "Top-up" with a "T."

3 THE WITNESS: "Top-up" with a "T."

4 JUDGE RILEY: With a "T."

5 Thank you.

6 (Witness excused.)

7 JUDGE RILEY: Ms. Chang, do you have a
8 recommendation with regard to this application?

9 MS. CHANG: Yes, your Honor.

10 Staff has reviewed the application and
11 has decided that the applicant has sufficient
12 financial management and technical resources to
13 operate as a prepaid calling card provider.

14 JUDGE riley: Thank you very much.

15 And one last order of business.

16 I would like to mark as Applicant's
17 Exhibit 1 the management profiles that were filed on
18 the Commission e-docket system.

19 Well, let me correct that.

20 It's already marked as Exhibit 4, the
21 management profiles.

22 And then marked as Exhibit 6, the

1 financial statements, which consist of a balance
2 sheet that was filed on the Commission e-docket
3 system.

4 (Whereupon, Applicant's Exhibits
5 No. 4 and No. 6 were marked for
6 identification.)

7 JUDGE RILEY: And, Ms. Georgatsos, I take it
8 that you are moving for the admission of these two
9 documents into evidence?

10 MS. GEORGATSOS: Yes, that is correct, your
11 Honor.

12 JUDGE RILEY: Ms. Chang does staff have any
13 objections?

14 MS. CHANG: Staff has no objection, thank you.

15 JUDGE RILEY: Then Applicant's Exhibit 4, the
16 management profiles, and Applicant's Exhibit 6, the
17 balance sheet, is admitted into evidence.

18 (Whereupon, Applicant's Exhibits
19 No. 4 and No. 6 were admitted
20 into evidence.)

21 JUDGE RILEY: Is there anything further from
22 staff?

1 MS. CHANG: No.

2 JUDGE RILEY: Anything further from the

3 Applicant?

4 MS. GEORGATSOS: No, your Honor.

5 JUDGE RILEY: Thank you.

6 Then I will direct the court reporter

7 to mark this matter heard and taken.

8 And I will have an order prepared for

9 the Commission just as soon as possible.

10 Thank you very much.

11 MS. GEORGATSOS: Thank you, your Honor.

12 JUDGE RILEY: Take care.

13 MS. CHANG: Thank you.

14 JUDGE RILEY: Bye-bye now.

15 MS. CHANG: Bye.

16 MS. GEORGATSOS: Bye.

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18 HEARD AND TAKEN

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